

Contributions.

Ten wage classes are established, and the sickness contribution is a definite proportion of the average daily wage, which must ordinarily not exceed 4.8%. The total contribution is shared equally between the employer and the insured.

Benefits.

The daily sickness benefit amounts to about two-thirds of the daily wage. The benefit is raised under certain conditions. Free medical treatment, drugs and other aids are also granted as are funeral benefits.

Conditions of Benefits.

Benefits are payable from the third day of incapacity and are continued up to a period of one year. There is no provision for a qualifying period.

Esthonia.

Introduction.

The Esthonian law of 1912 providing for compulsory sickness insurance is incorporated in The Industrial Labour Code.

Persons Insured.

The law covers industrial undertakings, small masters, mines inland navigation, tramways and building, but does not apply to any undertaking employing less than five workers unless such undertaking is brought within the scope of the Act by the authorities. Municipal and certain State workers governed by special Acts are also included. Insurance is also compulsory for aliens and for persons employed by sickness funds. Workers in agriculture, the mercantile marine, commerce, domestic servants and homeworkers are exempt as are State employees other than those covered by special acts. Exemption may be granted by the authorities in certain conditions. Casual labourers on jobs lasting a week or less are excluded.

Contributions.

The contribution varies with the actual wages of the insured person, the amount being fixed by a general meeting of the fund. An exception to this system is, however, allowed and the rules of the fund may provide that the rate of contribution shall be fixed according to categories instead of calculated as a percentage of each member's wages. The management of the fund then lays down, subject to the provisions of the rules, the method of classifying the members and of transferring them to another class when their wages have changed. The contribution is shared equally between the insured and the employer. The worker's contribution may be from one to two per cent, or for small funds, three per cent.